— Raising maximum borrowing powers of Primary Agriculture Credit Societies (PACS) and individual members.

(ii) Introduction of Kisan Credit Card scheme by the Banks, 1861 Kisan Credit Cards have been issued by the Banks in Himachal Pradesh.

(iii) To enhance the borrowing power of the Cooperative Credit Institutions in the State of Himachal Pradesh, NABARD have also been providing Long Term loans to the Himachal Pradesh Government for contributing to the share capital of these institutions.

(b) No, Sir.

(c) Does not arise.

(d) Existing facilities are considered to be adequate.

**Refinance Policy to small farmers of North-East States**

902. SHRI W. ANGOU SINGH: Will the Minister of AGRICULTURE be pleased to state:

(a) the steps taken up by Government to continue the refinance facility to the poor farmers of the North-Eastern States for their crop production;

(b) whether Government are contemplating a new loaning policy for the North-Eastern farmers;

(c) if so, when it will be extended; and

(d) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE (SHRI SBPBK SATYANARAYANA RAO): (a) Steps taken to continue the refinance facility to the poor farmers of North Eastern States are as under:—

(i) Minimum recovery performance/level of Non Performing Assets (NPA) criteria are not insisted for the Cooperative Banks operating in North Eastern States.

(ii) Minimum involvement norms have been fixed at much lower

levels, to enable the Cooperative Banks to avail concessional refinance from NABARD.

(iii) Banks operating in N.E. States are charged interest at minimum rate only (i.e. 5.5%) irrespective of their level of dependence on ST (SAO) refinance.

(iv) To enable to Cooperative Credit institutions to enhance their borrowing power for availing refinance support, NABARD provides long term loans to the State Governments for contributing to the share capital of their institutions.

(b) No, Sir.

(c) Does not arise.

(d) The existing refinance facilities extended by NABARD are considered to be adequate.

**Use of Bio-Technology for Nutritious Food**

903. SHRI SANTOSH BAGRODIA: Will the Minister of AGRICULTURE be pleased to state:

(a) whether Government plan to commercialise agriculture and to introduce the bio-technology to produce more wholesome and nutritious food; and

(b) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE (SHRI SBPBK SATYANARAYANA RAO): (a) and (b) The Government aims at promoting sustainable and demand-driven growth of agriculture, based on efficient use of natural resources, to face the challenges arising from economic liberalization and globalization. Bio-technological interventions will play an important role in increasing crop yields as also quality of produce.